

Bridge

Official Publication
Credit Union National Association



JULY 1945

World-wide Service . . . National Meeting . . . Why Social Security? . . . The Seven "Bettors"

Get Ready. Get Set...

For Third Annual International Credit Union Membership Drive

LAST February a letter in **BRIDGE** from Lee O'Brien, managing director of the Missouri Mutual Credit League, told of a study made of the 25 largest credit unions in Missouri. Of these 12 had increased their membership in 1943 and 13 had suffered a decrease in membership.

While both groups suffered a loss in loans outstanding for the year—as did all loan agencies that year—the group that lost members had over twice the percentage decrease in loans outstanding suffered by the group which gained members.

Mr. O'Brien comments as follows on this and other statistical observations contained in the letter:

"In reading membership drive publicity, we always see the old argument that increased membership means increased loan demand and a better operating credit union. I have always believed that, but have never seen any figures to back the statement up . . .

"To my mind these figures certainly indicate that the credit union that is drawing in new members is not only making more loans, but is making larger loans."

It is true that no very adequate studies have been made to determine the effect of increased membership on credit union operations, but certainly it is a fact that there are millions of persons in Canada and the United States who need credit union service and do not have it. That alone establishes the urgency of the Third Annual International Credit Union Membership Drive set by the Cuna Executive Committee to run from September 1 to December 1, 1945.

And no matter what the present need for credit union loans (and it is interesting to note that credit unions are lagging behind other loan agencies in the amount of the current loan business it is getting), there is no questioning the fact that individuals and credit unions need to build up their resources in preparation for the postwar needs ahead of them. Every member we add to our number now the stronger we shall be in the future, and the greater number we shall be able to serve.

Look at Our Competitors

Believing as we do that credit unions have a major service to render people, and knowing that we must not keep our light under a bushel if we are to render that service, it behooves us to get going. No longer can we de-

pend upon the fact that we can save, and have saved and do save, borrowers from loan sharks. Other agencies are doing that too. And they are doing it in an eminently respectable way, in impressive offices, and with much advertising and promotional fanfare. (And the sharks are still thriving—see Cuna leaflet, "Figure ALL the Charges.")

We have got to go out after the business, and we have got to go out after it with all the skill and energy at our command.

And we mustn't forget that we have at our command much that the other agencies lack. In addition to lower interest rates on loans—especially lower when we include Loan Protection—we help our members build thrift programs, and we enable them to participate in the management of their own business. (Which from an operating viewpoint gives us the opportunity to draw upon the best thinking and the best talent, and the loyalty, of the group—if we will only take the trouble to do so. Our credit unions, like our democratic governments, have hardly begun to make full use of democratic methods. It often seems easier to the person who happens to be at the head of the organization to run it himself, rather than to lead his fellow members in group action; but the sign of a good leader is the number of people he is able to inspire with such enthusiasm for his cause that they are willing to help make it succeed.)

So the purpose of our membership drives is to get active credit union members. That entails an aggressive campaign now, and periodically. And it entails constant attention to informational and publicity programs.

Reports coming in indicate that interest in the drive is greater this year than last, just as interest last year was greater than in 1943. This is no doubt partly the result of the experience gained from the earlier drives, and partly the result of increasing concern over preparations for the postwar period.

Recently we set in on a meeting of the Educational Committee of the Wisconsin Credit Union League at which Chairman Lawrence Giese outlined and obtained approval of a comprehensive program which includes a series of promotional pieces from the league offices, and several publicity items which will be offered the individual credit unions.

(Continued on page 166)

Bridge

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Credit Union National Association
Madison 1, Wisconsin

HOWARD C. CUSTER, Editor
RICHARD GILES, Assoc. Ed. On Military Leave
CHAS. G. HYLAND, Business Manager

SUBSCRIPTIONS—\$1 A YEAR

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Credit Union Honor Roll

In Recognition and Gratitude

IN ORDER to give recognition and honor, and to express the credit union movement's appreciation, to those members of the armed forces who entered the service from full-time credit union employment, the Credit Union National Association is assembling a list of such persons and THE BRIDGE will publish their names as they are received.

Full-time employees of credit unions and credit union organizations, in both Canada and the United States, who have served in this war are eligible. Their names should be sent to the Credit Union National Association, with complete service address, and credit union affiliation and position.

Last month we listed 27 names. The following names received during the past month brings the total so far to 63.

The Honor Roll (Continued)

(All names in this installment, except the first, are from the Federal Credit Union Section.)

Harold Wingstead, C. B. & Q. Alliance FCU, Alliance, Nebraska.
Wm. P. Alexander, Jr.
Lance S. Barden.
Lester E. Bush.
John T. P. Davis.
Jack Dublin.
Lemuel J. Embrey.
Henri G. Grignon.
Anne Mae Hurgott.
Paul D. Hoffmaster.
Gordon Johnson.
Vincent Jordan.
Morris E. Knopp.
Wm. M. Lair.
Reuben Lansky.
Neil Loynachan.
Eugene B. Manwaring.
S. Fredric Marks.
Samuel X. Mitchell.
Victor Mizrahi.
William A. Murphy.
Charles Rabinowitz.
David A. Rambo.
Bernard E. Reichhardt.
Mack Rogers.
Abraham Saltzman.
Edwin F. Schwalbe.
Robert W. Seay.
Alden E. Snell.

R. Dale Snow.
Donald S. Spigler.
Harry E. Trembath.
Robert W. Tucker.
Richard Walch.
Simon R. Wasser.
Abe A. Weiner.
Benjamin F. Wilson.

Bond Costs Cut

New Three-Year Premium Plan

CREDIT UNIONS may now further decrease their already low bonding costs by paying premiums for three-year terms. On June 4, Cuna Managing Director Tom Doig announced that through efforts of credit union leagues and the Credit Union National Association arrangements had been made effective May 19, to cover credit union officials and employees for a three-year term at a cost equal to two and one-half times the annual rate. This applies to all primary bonds, including blanket bonds.

Under this plan, for example, a Fidelity (Honesty) position bond for \$5,000, with an annual premium cost of \$15, would cost \$37.50 for the three-year period.

Credit unions not wishing to pay the three-year premium in advance, may participate in the benefits of this new plan in the following manner:

To the three-year premium charge for their bond, as above indicated, add five per cent. Pay 50 per cent of this total the beginning of first year; 30 per cent the beginning of the second year; and the final 20 per cent the beginning of the third year. (For example, if the three-year premium were \$37.50, five per cent of that amount or \$1.88, would bring the total premium to \$39.38. Of this, \$19.69 would be paid the first year; \$11.81 the second year; and \$7.88 the third year. The premium payment for the first year would thus be less than a third more than it would have been on the annual basis; while payments for the following two years would be substantially less than annual-basis payments.

Credit unions which take full ad-

vantage of the savings offered by this plan, by paying the full premium the first year, may, of course, avoid charging the full amount to current operations by setting up on their books an asset account (Prepaid Bond Premiums). Each year a proportionate amount of the premium would be charged to current operations.

H. R. 3327

THE MAXIMUM unsecured loan permitted under the Federal Credit Union Act would be raised from \$100 to \$300 (but to not more than 10 per cent of the credit union's paid-in and unimpaired capital and surplus), under H. R. 3327, a bill to amend the Act, which Representative Jerry Voorhis of California introduced into Congress on May 21, at the request of the Credit Union National Association.

Other amendments included in the bill would:

1. Permit the chartering of Federal credit unions in the Panama Canal Zone.
2. Broaden the definition of "pass-book" to include any book, statement of account, or other record approved by the Federal Supervisory Agency.
3. Provide that shares in Federal credit unions "may be issued in joint tenancy with right of survivorship with any person designated by the credit union member, but no joint tenant shall be permitted to vote, obtain loans, or hold office, unless he is within the field of membership and is a qualified member."
4. Provide that credit unions charging more than one per cent per month on the unpaid balances of a loan would forfeit the entire amount of interest paid and to be paid on the loan, if action on the matter is brought within two years from the time the excess of interest is taken.
5. That the clause "fix the amount and character of the surety bond required of any officer having the custody of funds" shall be deleted from Section 11 (c), and replaced by "Require any officer or employee having custody of or handling funds to give bond with good and sufficient surety in an amount and character to be determined from time to time by the board."
6. That the credit committee meet without call from the treasurer "as the business of the Federal credit union may require and not less frequently than once a month."

Cuna Managing Director Tom Doig and Cuna Field Secretary Hubert Rhodes are following through for the National Association in regard to this bill.

World-wide Service

UNRRA Credit Union not only serves the unusual needs of its far-flung members. It is also beginning to play an important role in the rehabilitation of war-ravished peoples.

by Chris Prouty Rosenfeld

VIDKUNN JARL, ex-navigator of the Norwegian Air Force and now reports analyst of the Welfare Division and vice-president of the UNRRA Credit Union, was easy enough to reach, today. But—

"Vidkunn, there will be a board of directors meeting tomorrow at five-thirty. Can you make it?"

"Oh, Lincoln, I'm so sorry. I guess I can tell you now. I'm leaving for London tomorrow afternoon."

He might have said Cairo, Paris, Belgrade, Sydney or Chungking.

Lincoln Clark, consultant on co-operatives for UNRRA, and board president, shrugged his shoulders at this typical problem of the credit union for the employees of the United Nations Relief and Rehabilitation Administration in Washington, D.C. Rather than being a handicap, rapid turnover has provided an opportunity for more people to get valuable training from participation in the management of a credit union.

Committee and board personnel are increasingly subject to being shipped out as UNRRA emerges from the planning to the operating stage. Currently they are leaving to work with the Displaced Persons program in Europe, or to go with any of the four missions now in operation in Greece, Yugoslavia, Albania and Italy.

The UNRRA Credit Union, though only a recent addition to the more than 9,000 credit unions in the United States, is the first to operate in a large scale operating international agency of the United Nations. It has problems peculiar to this type of organization.

Take the case of Miss Birlauf, who has been alerted for immediate departure for Germany.

Miss Birlauf, an American of German descent, must clear up all personal debts and responsibilities. She has no idea of how long she will be gone. She needs almost all new personal equipment for her new job, as no civilian clothes are permitted. The

\$100 allowed by UNRRA does not go very far. The three pair of shoes required, alone, eat up almost half of this allowance. So she applies for a loan from the credit union.

The credit union therefore, plays an important role in shaping the good morale of Miss Birlauf before she goes overseas. She is able to tackle her Displaced Persons job free from worry about debts. Because of the difficulties she will encounter in forwarding payments of her loan, a plan is under consideration whereby the UNRRA Administration would make payroll deductions in favor of the credit union, which also may accumulate toward the savings of shares.

Lehman First Member

Herbert Lehman, director general of UNRRA, and a sponsor of the Freedom Fund for International Co-operative Reconstruction, led the way on March 15, 1945, by becoming the first share holder in the new UNRRA Credit Union. In the two and one-half months following, 95 persons have taken out memberships, deposited \$1750 and made loans totalling \$1400. Many of these formerly were associated with agencies of the Federal Government, in which credit unions have a long established reputation.

A thorough educational campaign is now being planned. Already, orienta-

tion talks to all incoming UNRRA personnel, include description and explanation of the credit union. A weekly squib is included in the employees' newspaper, UNRRALATED FACTS. Out at the University of Maryland, and at each of the 10 floor units at headquarters where overseas personnel take intensive training prior to their departure, credit union information is made available. Support has been given by the UNRRA Staff Society and the Branch of Local 203 of the Federal Workers Union.

The UNRRA Credit Union appeals to the people of all different nationalities working in the Washington office. This is proof that the credit union reputation is established throughout the world. Several members cite membership in the cooperatives of their native lands.

Miss Tony Sender, for example.

Re-elected to the Reichstag in Germany in 1933, she was prevented from taking her seat by Hitler. Her experience in cooperatives has been in both Germany, and Belgium, to which she fled in 1933.

Robert T. Huang, assistant general counsel at UNRRA, and member of the Credit Union Supervisory Committee, drafted the organization plan for the Chinese Industrial Cooperatives.

Organized under the Federal Credit Union Act, the UNRRA group is affiliated with the D. C. Credit Union League, from which it has received help and advice. Expert assistance is present also on the credit union committees.

Max Revelise, formerly an FBI investigator, now in the UNRRA Investigation Unit, is on the credit committee.



President Lincoln Clark and Treasurer Otakar Kutvirt bring a special problem to credit committee (in center): David Washington, Mrs. Catherine Blaisdell, and Max Revelise.

Chris Prouty Rosenfeld is chairman of UNRRA Credit Union Educational Committee. On the UNRRA staff she is assistant to consultant on cooperatives.

Valery Tereshtenko, one of the outstanding cooperative experts in the United States is a member of the board of directors. His books and articles on cooperatives cover the fields of housing, dairy cooperatives, legal aspects, medicine and general research in world-wide cooperative movements. Though an American citizen, he came from Russia, and has written a textbook on cooperatives in Russian.

Otakar Kutvirt, Czechoslovakia, treasurer of the credit union, studied law at the University of Prague, and in Paris and Vienna, and tells of the influence of cooperatives in those countries.

Far Reaching Influence

The members of the UNRRA Credit Union going overseas will extend the far reaching influence of cooperatives as learned in part at least in their credit union. It is an example of a democratic procedure that will be useful to them in their work with displaced and resourceless persons in the field.

The worker or farmer in China, in Greece or Poland may have two strong arms and a lot of determination, but all other resources may be destroyed. The resources of UNRRA, other United Nations agencies and the governments are not sufficient to make restitution. To get the tools to do the job, millions of people throughout the world will be securing small loans through their credit cooperatives, which, in pre-war years, and possibly during the war, flourished on every continent. Credit cooperatives will figure in relief and rehabilitation to a much greater extent than will ever be noted in the newspapers and official reports.

Thus, Samuel Rosenberg, former assistant professor of business administration at Hampton Institute, Virginia, and author of "Credit Unions Among Negroes," in the April, 1944, *BRIDGE*, in his capacity as administrative field officer with the Yugoslav mission has recently sent back a report of an interview with the members of the Dalmatian Cooperative Alliance. His report tells of the speed with which cooperatives are rehabilitating themselves, though completely lacking communication and transportation facilities.

The makeup of the UNRRA Credit Union is as diversified as the agency itself. The black, the brown, the yellow and the white people from all parts of the world helping themselves in their credit union organization provide a living demonstration that all men are brothers under the skin and can cooperate to mutual advantage.

All United States credit unionists

can help in the reconstruction task. Not only by contributions but, more important, by doing their jobs well and letting people know about it. Already, representatives of many nations have made inquiries about the United States credit union plan. Or is it too soon to accelerate the development of international credit union organization?

They Compare Notes

At Managing Directors Conference

A CONFERENCE of Managing Directors and Cuna Staff on Post War Action was held on the University of Wisconsin campus, June 24 to 30, under the joint sponsorship of the National Association of Managing Directors and Cuna.

The conference opened Sunday evening, June 24, with welcoming remarks by E. E. Schwarztrauber, director of the School for Workers of the University of Wisconsin, and a business meeting of the N.A.M.D.

During the week there were sessions on the following subjects: (1) Cuna Mutual Insurance, (2) Organization of New Credit Unions, (3) League Services—bonding, Cuna Supply, money orders, collections, casualty insurance, central credit unions, legal, (4) Social Security, (5) Proposed Pension Plan, (6) Current and Post War Economics, (7) Investments, (8) Pressure Groups in American Society, (9) How to Use the Press, (10) Chapter Development, (11) Model Law, (12) Public Relations, Educational Programs, (13) *BRIDGE*, (14) Redemption of War Bonds.

In addition several "Grab Bag" sessions were held.

Discussion leaders and chairmen were:

R. E. Archer, manager, Minnesota League of Credit Unions.

B. F. Beales, manager, CUNA Supply Cooperative; Merrill Bloomquist, field secretary, Illinois Credit Union League.

John C. Colby, field secretary, Credit Union National Association; Howard C. Custer, editor of *BRIDGE*.

Thomas W. Doig, managing director, Credit Union National Association; William Doudna, reporter, Wisconsin State Journal.

Charles F. Eikel, Jr., field secretary, Credit Union National Association.

Jack Fortnum, comptroller, CUNA Mutual Insurance Society.

Professor John Gaus, Department of Political Science, University of Wisconsin.

C. G. Hyland, comptroller, Credit Union National Association.

Harold J. Kirsch, field secretary,



Gifford L. Franks, recently elected managing director of the Arizona Credit Union League, has been treasurer of the Prescott (Arizona) U. S. Employees Federal Credit Union since it was organized in 1937, is superintendent of Mails of the Prescott post office, is secretary-treasurer of the Prescott Bowling League.

Pennsylvania Credit Union League.

Elizabeth K. Lynch, managing director, Florida Credit Union League.

A. W. Marble, managing director, Michigan Credit Union League; Dora Maxwell, organization director, Credit Union National Association; Arthur J. McCall, field representative, Missouri Mutual Credit League; Sidney Miller, manager, Madison Office, Social Security Board; Fabian C. Monroe, managing director, Wisconsin Credit Union League; C. E. Murphy, executive secretary, California League.

Lee J. O'Brien, managing director, Missouri Mutual Credit League; C. E. Oldham, managing director, Indiana Credit Union League.

Professor Selig Perlman, Department of Economics, University of Wisconsin; Henry L. Peterson, managing director, Kansas Credit Union League.

Hubert M. Rhodes, field secretary, Credit Union National Association.

E. E. Schwarztrauber, director of School for Workers, University of Wisconsin; L. G. Sigafos, field secretary, Pennsylvania Credit Union League; C. O. Skorstad, field secretary, Credit Union National Association; Sidney Stahl, managing director, New York State Credit Union League; Esther Sullivan, field secretary, Ohio Credit Union League.

George Tinnies, field secretary, Illinois Credit Union League.

W. L. Vandenburgh, managing director, Kentucky Credit Union League; H. W. Vetter, president, National Association of Managing Directors, and managing director, Iowa Credit Union League.



Cuna Mutual Board of Directors and Cuna Executive Committee hold joint meeting.

Highlights of National Meeting

HERE are the highlights of the Cuna Executive Committee meeting held at Madison in May. This was a particularly important meeting of the Committee because an Office of Defense Transportation ruling prevented the meeting of the National Board which would otherwise have been held at that time.

\$108,100 Budget

☐ Approved a budget of \$108,100, \$12,737.67 less than the previous year approved. (See opposite page.)

Resignations and Election

☐ Accepted with regret the resignations of John J. Ammering and H. E. Lathem, as executive committee members, and of Roy F. Bergengren, as Promotion Advisor. Elected Harold Moses a member of the committee, upon the nomination of the Southeastern District. Mr. Ammering's successor will be nominated by Northeastern District later.

Dues

☐ Continued in effect for next year, the dues schedule adopted by the National Board last year for this year.

Committee Reorganization

☐ Reorganized its committee structure. Four standing committees were set up. These will assume the functions of various former committees as indicated in parentheses as follows: "Organization and Education" (Education); "BRIDGE Policy," "Postwar Planning"; "Management" ("Salaries," "Expense Account and Review," "BRIDGE Management," "BRIDGE National"); "Legal and Legislative" ("By-laws," "Legislative," "FDIC Contact"); "Budget and Dues."

Among the special committees continued are "Excess Bond Coverage," "National Bank," and "Policies." The "Filene Memorial National Committee" was formally released, since the Filene Memorial Fund trustees now have complete jurisdiction. The func-

tions of the "Cooperative League Contact Committee" were assigned to the president and management.

Membership Drive

☐ Changed dates of Third Annual International Credit Union Membership Drive to September 1-December 1, 1945. (See June BRIDGE, page 122.)

Special Committee Reports

☐ Heard, discussed and continued action on committee studies in reference to: (1) excess bond coverage, (2) a national bank, (3) merger of Cuna Supply with the Credit Union National Association, (4) pension plan for employees.

Volunteer Organizers Award

☐ Adopted the following rules in regard to the annual award to individual volunteer credit union organizers (see December BRIDGE, page 267, and May BRIDGE, page 101, for rules for league competition):

1. Annually Cuna shall award a \$100 war bond or its equivalent to the winner of the Volunteer Credit Union Organization Contest.

2. The period of each annual contest shall be from March 1 to February 28.

3. The winner of the award shall be the person who has the greatest number of points. In case of a tie between two or more, the purchase price of a \$100 war bond or its equivalent shall be equally divided and used to purchase a war bond and stamps or their equivalent.

4. The points shall be earned in the following manner:

(a) Ten points for each credit union organized by a volunteer organizer.

(b) When two or more volunteer organizers assist each other in the organization of a credit union, they may divide the ten points among themselves on whatever basis they decide. However, points may not be split into fractions. In case the volunteer or-

ganizers of a credit union cannot decide for themselves, the division of the ten points, their league will be asked to decide and its decision shall be final. In case their province or state has no league, and they are individual members of Cuna, the decision may be referred to Cuna, in which case its decision shall be final.

5. Volunteer organizers may earn points for organizing or assisting in the organizing of credit unions, regardless of their residence or the location of the credit union.

6. A credit union shall not be considered organized until its directors and committee members have been elected and their names reported to Madison.

7. At or near the end of each contest period, Cuna shall issue a call to all managing directors of leagues asking for the names and addresses of persons to be considered contestants and the names and addresses of the credit unions they have organized.

In states or provinces where there are no leagues, volunteer organizers may enter the contest by submitting their names and addresses and the names and addresses of the credit unions they have organized directly to Cuna.

8. No person receiving either a full—or part-time compensation from Cuna, its affiliates or leagues may enter the contest.

FDIC Visitors

☐ Had a conference with Neil Greensides, acting chief of Examination Division of Federal Deposit Insurance Corporation, Washington, D. C. Various problems having to do with supervision of Federal credit unions were discussed. R. L. Hopkins, supervising examiner of the Madison office of the Corporation, accompanied Mr. Greensides.

Future Cash Needs Study

☐ Adopted a resolution submitted by

the Midwest Conference recommending "to all credit unions that they make a factual study of the probable cash demands with which they will be confronted in the two years following the resumption of the production of consumer goods."

Investment Schedule Urged

☐ Adopted the following resolution submitted by the Midwest Conference:

"WHEREAS, Credit unions now have a very large percentage of surplus funds invested in long term government bonds, and

"WHEREAS, In many cases no consideration has been given to maturity dates in relation to possible needs for cash, now therefore, be it

"RESOLVED, That the Credit Union National Association recommend to credit unions that they plan a definite investment schedule including short term United States Government securities in order that each credit union will have investments maturing at reasonably frequent intervals."

Excess Cash Policy

☐ Adopted the following resolution submitted by Midwest Conference:

"WHEREAS, Cuna has encouraged credit unions to invest excess cash in war bonds,

"WHEREAS, Credit unions would have this surplus cash more readily available by depositing it in central credit unions, and

"WHEREAS, Such procedure would better assist the war effort because central credit unions can more easily arrange their investment schedules so as to tend to eliminate the necessity of redeeming said investments prior to maturity, now therefore be it

"RESOLVED, That Cuna modify its present policy relative to surplus cash so as to recommend that such funds be invested in United States war bonds, other United States Government securities, or in state central credit unions to the fullest extent possible."

Preparation of Manual

☐ Referred to Education and Organization Committee resolution submitted by Midwest Conference calling for the preparation of "a manual containing the Credit Union National Association's interpretation of credit union philosophy and correct credit union principles and practices and that said manual be distributed in sections as prepared and approved by the board of directors of the Credit Union National Association."

Other Resolutions

☐ Other resolutions referred to committees for study would (1) provide special automobile insurance service for credit unions, and (2) inaugurate a credit union money order system,

Past and Present

Cuna budget approved by recent Executive Committee meeting, as compared with that of 1944.

INCOME:	1944	1945
Dues—Current Year	\$ 90,000.00	\$ 69,100.00
Dues—Previous Year	64.00	2,300.00
Miscellaneous Income		6,000.00
Services—CUNA Supply	3,273.68	3,200.00
Services—CUNA Mutual	9,000.00	10,000.00
Services—Income Other	16,000.00	15,000.00
BRIDGE—Rent & Services	2,500.00	2,500.00
TOTAL INCOME	\$120,837.68	\$108,100.00
EXPENSES:		
Executive		
Executive Committee Meetings	\$ 3,200.00	\$ 6,400.00
National Board Meeting	12,000.00	
Salary—Roy F. Bergengren		1,500.00
Salary—Managing Director	9,000.00	7,500.00
Sub-Committee Expense	200.00	500.00
Travel Other	2,000.00	1,500.00
Travel—Roy F. Bergengren		319.25
Organization and Education		
Salaries—Organization and Education	29,200.00	24,500.00
Travel—Organization and Education	11,000.00	16,000.00
Office		
Auditing	250.00	250.00
Excess Bond Coverage	11,000.00	15,000.00
Furniture & Fixtures	50.00	100.00
Insurance	550.00	500.00
Legal & Legislative	1,150.00	1,150.00
Maintenance	500.00	500.00
Materials—Ed. & Inf.	375.00	400.00
Miscellaneous Expense	1,200.00	877.00
Office Supplies	1,387.68	1,000.00
Postage	2,000.00	2,000.00
Printing and Typesetting		
Rent, Light & Heat	5,000.00	4,800.00
Salaries—Office	16,400.00	15,200.00
Military Pay	175.00	
Telephone & Telegraph	800.00	700.00
Reimbursement to Roy F. Bergengren for land purchased		3,605.00
Taxes		
Social Security	400.00	400.00
Unemployment Insurance	700.00	600.00
Reserve Fund	12,300.00	2,073.00
TOTAL EXPENSES	\$120,837.68	\$107,374.25
Contingent Reserve		725.75
TOTAL		\$108,100.00

perhaps on a national basis.

Several resolutions of an advisory nature were received without action.

They Serve You

FOLLOWING is the current roster of presidents and managing directors of credit union leagues in Canada and the United States.

We also planned to publish the names of current Cuna National Directors, but since no national board meeting was held this year reports are coming in slowly and we cannot at this time present an authoritative list. League offices which have not already let us know of national directors elected since the spring of 1944, are

(Continued on page 164)

Why Social Security?

Too many people do not know how well protected they are; too many are losing dollars and cents benefits, because they do not know the answer to this question.

by Sydney S. Miller

This is the first in a series of four articles on social security. Following articles will deal with (1) social security insurance for you when you become 65, (2) social security insurance for your widow and children or parents in the event of your death, (3) proposals by the Social Security Board for changes in the Social Security Act.

DOWN through the pages of history we find continual reference to man's struggle against adversity of one type or another. Unemployment, sickness, old-age, and finally death itself; all four of these hazards constantly have beset man in his struggle for a more complete—a fuller life. Social security is the latest and undoubtedly the most effective step so far taken by the people of this great country in their search for "freedom from want."

The term "freedom from want and the fear of want" probably describes "social security" more adequately than we would at first glance suppose. Its use as contrasted to "freedom from starvation" points up the difference between social security, and the measures formerly taken against the adverse effects of unemployment, sickness, old age and death. The American people had come to a realization that they wanted more than just "freedom from starvation"—more than emergency relief, soup kitchens, the privilege of selling apples, or of residence at a county poor farm.

The American people not only wanted assurance of something to live on during periods when they could not earn a living, but they wanted a way to provide for that "something to live on" that would not carry a stigma, or mean loss of self-respect and personal dignity.

Eliminates "Means" Test

So on August 14, 1935, the American people, through their representatives in Congress, made the Social Security Act a law of the land. Included in the law was provision for an old-age benefits system. It embodied what we call the "contributory" principle. That is, workers and their employers would "contribute" to the

costs of the system. Workers would be entitled to insurance payments because they had earned them through their employment in jobs that came under the law and through their contributions. No "means" test would be necessary, no investigation as to whether an individual had other income or had relatives who might contribute to his support.

Simply and briefly the Social Security Act at that time provided for the payment of monthly old-age benefits to "qualified" individuals upon reaching the age of 65, in return for having made "contributions" to the system for at least five years, beginning on January 1, 1937. This meant that payments could not begin until 1942. The law also provided that individuals who were over 65 or became 65 prior to 1942 were to receive only a small lump sum benefit—and no monthly benefits.

It didn't take until 1942 for the American public to realize that the original Social Security Act needed considerable revision to make it more effective. Indeed, on August 10, 1939, a greatly expanded act took the place of its predecessor and "Old-Age Benefits" became "Old-Age and Survivors Insurance." The revised act recognized that premature death of a wage earner, particularly when a widow and small children were left, created just as serious a problem as lack of regular income in old age. It also recognized that to be truly effective, the system could not exclude a large group who needed it most—

namely, those who had already reached age 65.

This background information is given here because too many people still are under the impression that the present Social Security Act provides for insurance payments only for those who earn them before they are 65, and that if a person is not qualified to receive benefits by the time he reaches age 65, he can never qualify. And too many people do not realize that children and widows may get insurance payments when the worker dies before he is 65.

As in the original act, so in the amended act, all those working for wages or salary in private business and industry were included or "covered" in this government insurance system. While these employees include a large proportion of all who work for a living in this country, many people who depend on earnings are left out. Among those persons excluded are persons working in agriculture, domestic service, public employment, non-profit educational and welfare organizations, and the self-employed.

Other articles in this series will give details about old-age and survivors insurance. Two other social security programs provide for payments to people whose wages have stopped because of unemployment, or who do not have enough to live on and cannot support themselves because they are too old to work, too young, or are disabled by blindness. The one is called unemployment insurance, the other public assistance.

Counted On As Shock Absorber

The unemployment insurance program provides temporary weekly payments to insured wage earners who are out of work. To get these payments, they must be willing and able to take a job if a suitable one can be found. This is a State insurance system, with the Federal Government paying the costs of administration. Each State has its own law as to who can get benefits and how much. Employers pay the entire amount of the unemployment taxes, except in Alabama, California, New Jersey, and Rhode Island where employees also pay. Unemployment insurance is counted on heavily to ease the shock



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of reconversion and postwar unemployment. Many millions of workers are now insured under the State laws. Funds already accumulated by the States for payment of unemployment benefits total more than \$6 billion.

Public Assistance is also a State-operated program. Monthly payments are made to needy old people, needy blind people, and to dependent children who have lost a parent's support or care. The Federal and State Governments share the costs of payments and of administration, but payments to individuals are made by the States according to their own State plans. Over 2 million people throughout the country are now getting these payments because they cannot earn a living and would be destitute without them. As more and more people are able to qualify for insurance payments under old-age and survivors insurance, it is expected that fewer people will need payments under the public assistance program.

The next article will deal with social security insurance for you when you become 65 and retire.

Regulation W Amended

AMENDMENT 16 of Regulation W, dated May 23, 1945 eases the regulation notably in regard to loans for real estate improvement, especially for insulating and heating equipment expenses.

The following items have been removed from Listed Articles in Section 13 (a), which requires one-third down and 12 months' maximum maturity (in each case "Deleted—see Group C" is substituted in place of the item):

2. Air conditioning systems, home.
16. Furnaces and heating units for furnaces, household (including oil burners, gas conversion burners, and stokers).
22. Lighting fixtures designed for household use.
27. Plumbing and sanitary fixtures designed for household use.
28. Water heaters designed for household use.
39. Water pumps designed for household use.

18 Month Loans

Group C, to which the above items are relegated, is now amended to provide 18 months maximum maturity to: "Materials, articles, and services in connection with repairs, alterations or improvements upon real property in connection with existing structures (other than a structure, or a distinct part thereof, which, as so repaired or altered, is designed exclusively for non-residential use) provided the loan does not exceed \$1,500. In other words, the items above referred to no

longer need be used for household use; and loans for their purchase require no down payment and may run 18 months.

24 Month Loans

Twenty-four months maximum maturity may now be allowed loans for (1) the replacement of heating equipment that is worn out, damaged beyond repair, or destroyed, (2) the installation of loose-fill, blanket or butt-type insulation, or insulating board, within existing structures, or (3) the installation of storm doors, storm windows, or weather stripping.

The amendment also broadens and clarifies the relief granted in areas suffering from flood and similar disasters.

Official Commendation

ON HEARING that Saskatchewan has won the Cuna credit union organization plaque for this year, L. F. McIntosh, Provincial Minister of Cooperatives, issued a circular letter to all credit unions in the Province, in which he congratulated credit union members and officials upon their achievement, and expressed his sincere ap-

preciation and "personal thanks for the splendid spirit of cooperation existing between credit union leaders and the staff of this Department."

Veteran Kohl Returns

GEORGE J. KOHL, formerly a reviewer of credit union examination reports in the Farm Credit Administration, Washington, D.C., has recently returned to credit union work after four years (1941-1945) Army service.

His Army assignments took him to all parts of the United States, from North Carolina and Boston to the State of Washington. At the time of his discharge he held the rank of Staff Sergeant and had served as an instructor in the anti-aircraft branch of the Artillery and as a weather forecaster for the operations in the Aleutian Islands.

Mr. Kohl is now serving as a Credit Union Examiner with the Federal Deposit Insurance Corporation, which had been given supervision of Federal credit unions during his absence. Mr. Kohl's home is in Buffalo, New York, where his mother and sister reside, and he will work in that area.



Rest

by Technical Sergeant Bernard M. Klein

(Sergeant Klein, who was killed in service last year, was the son of Samuel P. Klein, secretary-treasurer of the Brooklyn, New York, Postal Employees Credit Union since its organization in 1931.)

I

There's not a sound or whisper in the orchard here today;
It's peaceful and it's quiet and they sleep right where they lay,
They've earned a rest so please give them the sleep that they deserve,
For combat has fatigued them much and drained their last reserve.

II

They're all a bunch of real nice guys which no one will deny,
And when it's time for them to fight they'll merely heave a sigh,
For they all know that fighting hard will shorten this damn war,
And brother, let me tell you that is what they're fighting for.

III

The fact that war is hell they know and that stays on their brains,
"One bomber hasn't come back yet and one went down in flames,"
Oh sure, they all were good old Joes but someone has to die,
It's tragic but it will not change as long as time goes by.

IV

But they make up for all they see and only in one way,
And that is when they go to sleep and dream of yesterday,
The memories of better times have driven from their minds,
The sight of hard and bloody war and left it way behind.

V

So please give them a little rest and they will fight some more,
To do their bit to end this war for now and evermore,
It's peaceful and its quiet in the orchard here today,
And no one has disturbed the boys who sleep right where they lay.

What About It?

by Tom Doig

Answers to your credit union questions
by Cuna managing director

Joint Accounts and Share Insurance

Question (North Dakota): Here are five questions we would like to have you answer.

1. Two army inductees became members of our credit union. Their father wants to know how to fix it so if anything happens to the boys, the money that has been deposited to their credit will be immediately available to him. Will a joint account take care of this?

2. In the case of a joint account as mentioned above, can the father carry the insurance, as long as the inductees are not insured anyway?

3. Can a member name a certain person as beneficiary, and how should that be done?

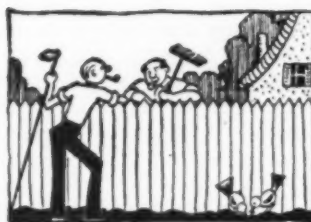
4. On the membership cards there are two blanks, one calls for the husband's first name or wife's maiden name. The second one calls for the mother's maiden name. What is this information for?

5. If a husband and wife carry a joint account, can one of the two carry all the insurance? If nothing is specified in a joint account are they both insured for one-half of their joint account?

Answers: 1. A joint account between a member of the armed forces and his father would make it possible for the father to obtain the savings should the soldier meet with disaster.

2. In answering your first question, I assume that the money actually belongs to the soldier and that his name would be the first to appear on the account, in which case normally the soldier would be insured, but since we do not insure savings deposited by men after they enter the armed forces, there is no insurance on amounts the sons deposited after they were inducted. If the father is eligible to membership in your particular credit union and if the money is deposited in a joint account in which he is the first person named and the son the second, then the insurance would be in effect on the life of the father. The father must be eligible to membership in the credit union, must become a member of it, and his name must be the first to appear in the joint account.

3. The answer is "no" in most states. As a rule a member may not name a certain person as beneficiary of a credit union account, and in case of death of a member the account becomes a part of his estate and must be probated. That is the case in your state.



You are invited to submit your questions on any credit union problems to this department. You are also welcome to contribute your own ideas on the answers printed here. What's on your mind?

4. The information called for on the membership card is required for purposes of identification. We have some credit unions with extremely large membership and some of the members might not be known to the treasurer. If on presenting this passbook for withdrawal, he is able to give information corresponding to that on the signature card, it would help in identifying him.

5. If a husband and wife carry a joint account, the insurance applies to that person whose name appears first in the joint account. In a joint account only one person is insured and that is the first person named on the signature card.

Disposal of Old Records

Question (Idaho): Our credit union has kept its correspondence, cash received vouchers, cash disbursement vouchers, applications for loans, and so forth, since our organization in 1936. It has grown to be quite a volume. Might we be permitted to dispose of some of this by action of the board of directors?

Answer: There are certain of your records which you might wish to retain permanently, such as the cash received and cash disbursement vouchers. I do not believe, however, there is a necessity of keeping any records more than two years. If you wish to dispose of them at the end of that time, the power to do so rests with the Board of Directors of your credit union.

Share Withdrawals

Question (Tennessee): Is it necessary for the board to approve an application for share withdrawals?

Answer: Normally any credit union member may withdraw money from his share account by presenting his passbook at the credit union office unless his shares are specifically pledged as security for a loan. Usually a check is made out immediately.

Under certain conditions the board of directors has the right to require 60 days' notice in case of withdrawal of money from the share account. This clause is contained in the by-laws of the credit union in order to protect it against a "run."

If such a clause were in effect, then the applications for withdrawals from the share account would be presented to one or more members of the board of directors. Unless this clause has been invoked there is no need to obtain permission of members of the board of directors for share withdrawals.

Series G Interest Accounting

Question (California): I note you favor leaving the book value of Series G bonds intact, crediting all the interest remittance to Income from Investments. Under the alternative method, of course, a portion of the remittance would be credited to U.S. Government Obligations and a portion to Income from Investments (page 33 of February, 1945 BRIDGE).

Your method is fine if you go 12 years. But suppose an investment had to be called in, say 2½ years. The bond brings less than face, and the money to make up the difference has been thrown into Income from Investment and spent. The members have thought they had, say \$10,000 coming, but find it is less than that. Should not the principal of an investment be maintained?

Answer: Most supervisory authorities, including Washington officials of the Federal credit union section, leave the decision as to which of these two methods of accounting for Series G interest receipts to the board of directors of the credit union.

I realize that should you follow this practice of crediting the entire interest receipt to Income from Investments, there might come a time when you would cash the bond before its maturity date and then it would be necessary for you to take a loss. However, if you were cashing a bond, you would be doing so in order to lend the money out at 1 per cent which would make up a good proportion of the loss. Also if you were cashing the bond, it would probably be because credit union business was good and income up, and at such a time you could afford to take a loss better possibly than you can afford the loss of income now. However, it is entirely optional with your own credit union to determine how this matter should be handled.

You might, of course, find it wise to meet a demand for more cash by borrowing, rather than by liquidating your bond investments.

Is Consent of Transfer Needed?

Question (California): Although I can not seem to locate the item now, it seems to me that I read a statement by you some time ago to the effect that on a joint account of a Federal credit union any shares to the credit of the account immediately becomes the property of the survivor in case of death of one of the joint members.

In California, we find that the account has to clear through the State Comptroller for a "Consent of Transfer" before we can do business with the surviving member. Form FCU 202B—Joint Membership Agreement—does not indicate that the arrangement is subject to state regulations, but maybe that was understood. What is the fact?

Answer: Your credit union is governed by Federal law which permits joint tenancy in credit union accounts. Washington officials of the Credit Union Section advise me that it is not necessary for any Federal credit union to obtain authority from any department of the state in which it operates in order to pay to the surviving member of a joint account the funds which are his under Federal credit union law.

Should Officers Co-Sign Notes?

Question (Manitoba): I thank you very much for the advice you have given me in the past and am again asking your view on the following question. Is it desirable for credit union officers to co-sign or endorse members' notes? From a business standpoint, is it good practice? We have quite a few of our notes coming in with an officer's signature as guarantee.

Answer: Most of the laws governing credit unions provide that no officer may borrow beyond his own holdings, and provide further that no member of the board, credit, or supervisory committee may endorse notes for a borrower. It is not good credit union practice for the officers or committee members to endorse the notes of other members.

Handling Delinquent Loans

Question (Nova Scotia): When loans of \$100 or \$200 are outstanding for a considerable time, say between six months and a year, and in some cases become almost uncollectible, should these loans be closed out, and some effort be made to collect the principal, or should they be carried on the books, still accruing interest on the unpaid balance?

Answer: Most credit union loans are usually repaid on a semi-monthly or monthly basis. Any delinquency is an indication of a possible loss and therefore delinquencies should be watched very carefully. The best method of preventing delinquency is for a committee from the credit union to visit the borrower when he misses his first payment and then to keep constantly in touch with him until his account becomes current. I do not believe that loans should be hurriedly charged off but neither do I believe that they should be permitted to lie dormant and simply accumulate interest. It is my opinion that the collection committee of the credit union should be active and that if it is properly active there will be few, if any, loans which will need to be charged against the reserve fund.

Credit Union Investments

Question (Missouri): At a recent board meeting the directors voted that all cash on hand over \$6,000 be invested in Series F War Bonds, but I am wondering as to how good advice this is in line with the future demand for loans which we believe to be possible after the close of the war.

Answer: I hesitate to make any definite recommendation with regard to bond investments, except that I think that just now credit unions should keep practically of their funds invested in loans to members or in bonds of the Federal Government. I do not know as it matters much which type of bond is purchased. When the loan demand returns the bonds can be liquidated, although the board should first consider whether it wouldn't be preferable to borrow the needed cash. But even if the bonds were liquidated at a slight loss, I do not think that would make much difference inasmuch as they would not be liquidated, unless the money were immediately being put to work at 1 per cent a month. There is no use in letting our money lie idle at a time when funds are so badly needed by the government. If investment in war bonds will help shorten the war, then such an investment will that more rapidly permit us to return to normal

business. Therefore, from that angle alone such investment would be worthwhile. The only advice the National Association has to offer right now is that all spare funds not being used for loans should be invested in bonds of the Federal Government.

Pay Day Loans

Question (Iowa): At our last meeting of our board of directors, the question was raised of setting up a cash fund to make small loans to members. These loans to be of five or ten dollars. A small charge to be made on these loans which are to be repaid within thirty days. Would you kindly advise us if this could be set up and how it would be handled on the books or if you think such a fund would be advisable?

Answer: The National Association has continuously recommended against the creation of a cash fund out of which small loans are made and a flat fee charged for these loans. We have recommended against this fund, first because it has been possible through such funds for the treasurers to default with the funds of the credit union. Second, under most credit union laws it is illegal to charge a flat fee if that fee in any case exceeds 1 per cent a month. And third, we believe that the man who is borrowing \$5 or \$10 until pay day is really in need of a larger loan and possible a complete revision of his personal budget.

Maryland Teams Up

THE MARYLAND CREDIT UNION LEAGUE is organizing the existing Maryland credit unions into eight teams in a campaign to organize new credit unions.

The teams are composed of credit unions under the following classifications: 1. Military Post. 2. Meat Products. 3. Metal Products. 4. Department Store. 5. Government Department. 6. Manufacturers. 7. Consumers Service, and 8. Community Relations.

He Flies Anyway

BY ALL KNOWN LAWS of physics, mechanical science and all known aeronautical laws which can be proved either on paper or in the wind tunnel, the bumblebee cannot fly. The size of his wings in relation to his body, according to mathematical and aeronautical science, simply means on paper that he cannot fly. It is an impossibility. But, of course, the bumblebee doesn't know these rules so he goes ahead and flies anyway.—*Message on wall of Air Base room quoted by Cuna Fieldman John Colby.*





The Seven "Better's"

**"We want something better for our children than we had."
True, valiant Negroes of Virginia communities made this
statement, but couldn't we all? Here is how this objective
has been achieved outstandingly well, by those Negroes.**

THE MARY NOTTINGHAM SMITH High School for the Negroes of Accomack County, Virginia, was the scene of unusual activity. School buses, trucks, and private cars brought people from all parts of the county for a dental, eye, and throat clinic. The yard surrounding the neat little brick school was crowded with vehicles, children, and adults.

Inside the over-crowded auditorium, hundreds of children and adults from 26 communities awaited their turns. In the front of the same room, high school teachers met their classes as on any ordinary day. The use of two of the seven school rooms for the clinic made it necessary for more classes than was customary to meet in the auditorium. But "business as usual" was the rule.

In the science laboratory one of the over-worked doctors of the county looked at eyes and throats for three hours. When he had to leave to take care of his regular patients, many children, clutching their fifty-cent fees in their hands, were still uncared for. They will come back another day.

In the library, two dentists were at work. One was a young Negro who had come happily to serve the community in which he was reared but from which he had had to go away for his education. There was no Negro high school in the county when he was ready to enter. Now the school serves as a center not only for education of youth but also for many other activities such as the clinic.

The Council of Forty-nine

This clinic, which will be followed next month by one on tuberculosis, was planned by the Better Health Committee of the Council of Forty-nine. Its success was due to the careful preliminary work of committee members. The schools, they knew, would cooperate. The schools always do. Yet the committee recognized the importance of informing the adult community. There was no difficulty in securing the cooperation of the

churches for this. The fact that the committee chairman is himself a minister in one of the churches may have facilitated the plan. Two committee members were assigned to speak in each church in the county. They stressed the need for better health and the importance of privately-planned clinics in a county in which there is no public health unit. They urged parents to get their children to the clinics in order that defects might be discovered early and proper remedial work planned. The number attending the clinic attested to the effectiveness of the committee's preliminary work.

The Council of Forty-nine is made up of seven committees of seven members each. The committees work for the attainment in their county of the "Seven Better's"—health, schools, civics, jobs, farms, business, and homes. The Negroes of the county have been working on all these objectives for many years. The organization of the Council, however, last April, marked another milestone in the long and steady progress toward their attainment.

Wanted—A High School

The efforts of the group were undoubtedly consolidated when they united to get a high school in the county about 15 years ago. A survey made in 1930 showed that 100 boys and girls, like the dentist referred to above, were away from home continuing their education beyond the elementary school. There were, of course, many more of high school age who were unable to go away. One woman had faith enough to believe they could have a high school at home if they wanted it enough to work and sacrifice for it. She was the supervisor of Negro schools for the county—Mrs. Mary Nottingham Smith. Appreciation of her faith and works found expression later when the patrons asked the school board to give her name to the high school she had so large a share in making a reality.

In 1931, following the survey, a Negro High School Association submitted plans for a county high school to the superintendent of schools. He recognized the need as they did and approved their plans. But those were depression years, and there was no

extra money available. With the approval of the superintendent and the school board, the Association rented a room in a hall in the small town of Accomack and opened a high school. There was one teacher with 51 pupils on the first day. On the last day of that school year, 50 of these pupils had completed their first year of high school. They had come from all parts of the county. Two "improvised buses" picked up the children on the main highways, but their "improvisation" was not equal to the dirt roads. As a result many children walked several miles a day. Those who used the buses had to pay a dollar a week for the privilege. Churches in some neighborhoods undertook to pay a part of this fee which to many families represented a great drain on limited resources. Absenteeism was never a problem. The youngsters justified the faith of the adults who had made the plan and raised the money to carry it out.

More Than Wishful Thinking

Along with paying the rent, renovating the hall, putting in additional windows, getting necessary furniture and teaching materials, providing fuel, getting and maintaining the "buses," the patrons accumulated \$700 that year to purchase land on which to build a school. The school board offered them the building which had been abandoned when a new school for white children had been erected some years before. Thirty work crews were organized from the 30 Negro communities. Each crew gave one day's labor. The old school was torn down. The lumber was cleaned up and carried to the new building site. Plans were made for using every stick of this material and covering the building with a brick veneer. A Negro contractor was engaged, and the school was built with \$12,000 borrowed by the school board and about \$7,000 raised by patrons.

In the meantime high school enrollment had continued to increase. The second year it reached 100; the third year, more than 200. Teachers were increased to three. The upstairs of the rented hall was pressed into service. All this meant additional expenditures on the makeshift quarters while the

This article is adapted from a pamphlet "Council of Forty-nine" published by the Extension Division, Charlottesville, Virginia. It is one of the New Dominion Series.

money was being raised for the new building.

In 1934, the school moved into its new home. In 1935, it graduated its first class of 29 pupils. This year's class of 58 will bring the total number of graduates to 393. The high school enrollment is 450. The school is accredited and sends a good proportion of its graduates to institutions of higher learning. It also trains farmers and housewives in its agriculture and home economics course.

Getting the Funds

After the second year in the rented hall the county began to help with transportation. In 1941, this burden was taken entirely from the patrons. Yet they have found many uses for the money they had continued to raise. Seats for the auditorium, electrical wiring and fixtures, a curtain for the stage, books for the library are among the purchases. For one \$1400 expenditure, the supervisor and two patrons signed a note until the money could be raised. They have collected the thousands of dollars that have gone into the school a dime and a dollar at a time. Annual rallies have been preceded by drives in the various neighborhoods. Reports in the local papers over the years indicate both zeal and ingenuity. There were contests among neighborhoods; among organizations and churches; among church choirs at an annual music festival; and even among brides. No one was safe from exploitation for the worthy cause. The annual rallies have provided opportunity for the various groups to present their contributions.

The year the new building was dedicated, high school pupils living in one district, says the paper, "gleaned \$3 from the neighborhood and placed it on the table at the rally." This was 1934, and times were bad. Yet contributions came in, and the little amounts added up to a total of \$562 at that meeting.

"A number of patrons won gold stars by giving the sum of \$5 each," the newspaper states. "Many others went on the honor roll by giving \$1 each, and many of the school children gave a dime."

The largest single contribution that year came from the father of thirteen children. They had all been born and reared in Accomack County but were working elsewhere at the time. Each one, however, sent home a gift for the school and their father proudly presented the total of \$81.50.

Better Schools

The work for better schools has by no means been limited to the high school. Elementary schools in 26 neighborhoods have also received help

continuously. Stress has been placed on school attendance. Patrons are proud of their schools, and their general attitude seems to be summarized in the statement, "We want something better for our children than we had."

Better Health

Better health has been an important objective almost as long as better schools. In 1932, a Rosenwald nurse came to the county and held classes in home nursing in each community. She organized health clubs in many communities, and some of these have had continuous existence since that time. A state public health nurse has come in for a few weeks each year to help. Between times neighborhood leaders have carried the responsibility. Through the efforts of one citizen this year \$3000 was raised to furnish a Negro ward in the County hospital. Thus the Better Health Committee of the Council of Forty-nine in organizing clinics is merely carrying the work forward one more step.

Better Homes

The work for better homes includes home ownership, home improvement, and home beautification. Garden crops and poultry have brought money into the area these past few years. Much of this has gone into buying homes, remodeling those already owned, and furnishing houses more comfortably and beautifully. Outside and in, the homes show loving and untiring care. Shrubbery and gardens furnish a worthy setting for the houses many of which follow the lines of the architecture characteristic of the Eastern Shore.

Other "Bettters"

Other communities of the Council are busy making plans for implementing their objectives. The Civic Committee reports that it "is struggling to get our people to be more civic-minded." Evidence of success is found in the active cooperation of the Negroes with the county's social agencies to which they contributed about \$1500 last year. Stress is placed on the importance of qualifying to vote and of every citizen's carrying his share of responsibility in a democracy.

In relation to jobs, the committee "constantly urges our people to give their best service on whatever job they are working and to strive to improve their occupational status."

"Better Business" reports gradual progress in "both individual and co-operative businesses." The Central Agricultural Fair is cited as an example of the latter; and numerous beauty parlors, barber shops, grocery stores, and two movie houses are examples of the former.

The organization known as the Council of Forty-nine is not peculiar to Accomack County. It is encouraged throughout the State by the Negro Organization Society. A complete Council is actually composed of fifty members—a general chairman in addition to the seven members of each of the seven committees working on the "seven betters." In Accomack County, the local organization claims it gains strength and inspiration from being a part of a larger group.

A Long Way to Go

FIGURES recently released by the Chamber of Commerce of the United States show that the nation has a long way to go before the over-all picture in education can be termed satisfactory. It is not an anomaly that business should publish statistics on schooling.

Many persons do not realize that only approximately 56 per cent of our adults have an eighth - grade school schooling. It is a sad commentary that 600,000 men—the equivalent to 40 Army divisions—have been rejected for illiteracy, that 360,000 men signed their first Selective Service registration cards by mark. Figures such as these show the distance from the goal of a high school education or its equivalent in vocational training for all citizens.

The Chamber of Commerce is interested in better education because a higher level means a better nation. Ignorance, superstition, bigotry and lack of physical fitness are the Four Horsemen that trample the people of backward nations or backwater areas of so-called modern nations. Educational leaders face a challenge in the years ahead. The better they meet it the better nation we shall have both economically and culturally. — *The New York Times*.

350,000 Washers

CIVILIANS will be able to purchase 350,000 washing machines during July, August, and September, following a recent War Production Board ruling. Probably a similar number will be made available during the last three months of this year.

However, the Office of Civilian Requirements estimates that there are 5,835,000 consumers waiting for machines, so few will be able to get theirs for some time to come.

It is expected that most companies will confine themselves at first to the manufacture of one style, which means in most cases "wringer." However, Westinghouse will immediately resume manufacture of its automatic.



Ups and Downs of Part Time Farming

by Edward J. Horton

LONG before we were married, my wife-to-be and I picked out our land. We were no experts on the matter of agriculture. I had studied both at Santa Clara and at the University of California, and I was struck by the fact that the prevailing outlook gave us no answer to either economic or spiritual security. While we did not want the security of the prison, neither did we want the insecurity of the drifter, so we chose part-time agriculture as a way out.

Our first problem was the land we purchased. It is only an acre and a half. It consists of some of the red, California hard-pan soil, which is probably about as effective as a granite quarry for growing. There are thousands of acres in the lower foothills belt in California. It varies in depth anywhere from an inch or less to about six feet. Under it is a kind of sandstone which seals trees off from ground water and prevents surface water from going to the sub-surface. The department of agriculture calls it a sub-marginal soil. In summer, it bakes so hard that blasting could not disturb it; no roots can spread in it; potatoes, for example, are an impossibility.

It is a mineral soil; no water will stay in it. It supports trees as it is found only with great effort. When we came on the property, we took off two field lugs (baskets) of apricots from the whole area. In the winter time it has no bearing capacity; walking on it means sinking to one's knees. Buying it was a "mistake." We would not recommend it for the beginner, but we do not think it can be called a failure because being "stuck" with the property, there was nothing to do but to work it; and working it, we learned about land.

First, we found that the land had been abused, probably for forty to sixty years. For a long time grain had been planted on this land, year after year. It was cropped and the straw burned. When it could no

longer support grain (twenty years ago) and the topsoil was almost gone, a purchaser bought it and turned it to trees. By discing down weeds and surface growth about the trees, there was nothing left to hold what little topsoil might have been there. The reddish subsoil became the top, and the trees sapped the last vestige of nutrient.

When we got the land, even weeds would not grow on it. The trees hardly supported a few leaves, and in the first year we could not get a bean plant out of the ground. We do better now because we learned something. We learned to disc very lightly, just enough to incorporate the cover crop into the topsoil.

We learned that a vigorous weed growth—a growth of any legume during winter and a growth of a heat-resisting grass in the summer—is beneficial. We found that light discing in spring with no discing in the fall builds the top surface and stops baking. It helps the ground to hold water, and irrigation becomes less frequent. It provides a mulch so that root vegetables can grow. It provides nutrients so that the plants to be cultivated can find food. Of course, to start the growth we used every kind of fertilizer we could get our hands on.

Had Romantic Notions

Deep discing is the practice up our way, but we suspect such discing cuts off the feeder roots of the trees. In a soil as shallow as ours the trees live on the first foot of soil and six-inch discing cuts off a large percentage of roots. We disc two inches, and as a reward the fruit has come back from two lugs to three tons in three years. The trees are healthy. They were old trees, past their prime, yet they now yield with surprising vigour. We learned that there is a lot to the saying if you take care of the land, it will take care of you.

Building our own home was a family affair with our parents and relatives assisting. We had romantic notions and started to build in adobe. A disaster—a June cloudburst which destroyed our first bricks—brought us back to our senses. We learned to leave adobe to people who can afford it—it is neither cheap in labor nor

cost—and we built in concrete. To satisfy our curiosity, we later built a small adobe structure. While it is a fair building, the labor involved effected a permanent cure.

To be sure, we made mistakes in the house. We haven't finished the place yet, though we have been living in it for two years. Concrete was an unfamiliar material to us and it is tricky, but working with it taught us its versatility, and we can recommend reinforced concrete as a cheap, responsive material.

We learned that hand labor may have been wonderful for the Middle Ages but that if the artisan of old were alive today, he would probably employ power tools—lots of them. We built this house by hand and learned the how of hand tools—a good thing to know—but next time we shall spend a large percentage of our meager resources for a power saw, a power concrete mixer, an electric or acetylene welder and other useful gadgets. They cut down the time of building and pay for themselves.

Mistakes are costly. All the information available on building, designing and use of materials should be carefully studied. Buildings do not respond easily to corrections.

We are learning to get balance in agriculture. We have learned to keep some chickens, not too many. We shall acquire a cow, but the land we've allotted to her must be worked in such a way that over-grazing will not result. In other words, we have learned to limit ourselves.

Here are our conclusions. Part-time farming is not easy.

The first requirement is a disposition toward farming. Especially is this so of the wife: it is the wife who will make or break the enterprise because the greater burden falls on her. If the wife was born and raised a city woman, the differences of true country living will be a shock in spite of the relief which modern inventions have brought to the farm. I've found few women who like the country; I've found more who grew to hate it vigorously. It is the fault of an erring education which stresses a sort of steril urbanism. Unhappily, such education prevails in both Catholic and non-Catholic schools, among rich and poor. One can't start thinking of

This article is reprinted from *Land and Home*, published by the National Catholic Rural Life Conference.

agrarianism without finding it necessary to evaluate and re-evaluate many of our cherished ideas. The Ladies of the Grail are making some much delayed corrections along this line among women in the Middle West. But it goes as a general rule that if the woman is happy, the family unit with the accompanying corollary, a large number of spiritually and physically sturdy children, stands a chance of success.

The next requirement is knowledge and training—the woman in household arts (and I use the term art in the real sense, not in the snobbish sense of the so-called fine arts) and the man in husbandry and building arts. In the matter of building actual experience and study are most helpful. I had had prior experience and I also had spent two years of groping study. Most men, given a little knowledge, surprise themselves by discovering hidden talents. Speaking of building, could not some thought be given to simplified construction and genuinely functional designs of shelters?

A real requirement is patience. It is characteristic to dream great dreams and then expect immediate results. But part-time farming demands a keen knowledge of one's limitations and a patient progress within those bounds toward one's goal.

Living on the land is a real solution to us who have urban professions. Those sturdy democratic virtues of self-reliance, independence and human dignity can be practiced, not only talked about. The children cease to be the economic tyrants that they are in the city, and the family limitation that seems almost a necessity in the town has no reality in the country, where every new pair of hands is an asset even to the small operator. Part-time farming is honestly to be recommended, not as a panacea, but as a way out of the difficulties that plague even a well-paid proletariat.

600 Scholarships

Offered by Red Cross

SIX HUNDRED one-year scholarships for study at accredited schools of social work will be available to college graduates interested in serving as American Red Cross Hospital Service or Home Service workers, it has been announced. In making these scholarships available, the American Red Cross pointed out that the number of trained social workers is grossly inadequate to meet the demand for their services.

In addition to full tuition each scholarship award provides a monthly allowance of \$100 during the academic year. Each applicant must agree to a minimum of one year's employment

with the Red Cross immediately upon completion of study. Choice of employment may be in Home Service or Hospital Service.

Those who choose the latter will be assigned to a military hospital in the United States to work with sick and wounded servicemen, while those selecting Home Service will work with families of servicemen and with veterans in the community.

Graduation from a school of social work requires two years' study, and the Red Cross scholarships are available to students who are beginning their academic training in social work, as well as those who have already completed part of their studies.

Application should be made to Scholarship Office at one of the five area offices of the American Red Cross—*North Atlantic Area*, 300 Fourth Avenue, New York 10, N. Y.; *Eastern Area*, 615 N. St. Asaph Street, Alexandria, Va.; *Southeastern Area*, 230 Spring Street, N. W., Atlanta 3, Ga.; *Midwest Area*, 1709 Washington Avenue, St. Louis 3, Missouri, and *Pacific Area*, Civic Auditorium, Larkin & Grove Streets, San Francisco 1, Calif.

Careers of Tomorrow

FIELDS OFFERING SPECIAL PROMISE for profitable employment in the postwar period are indicated by the following list of subjects covered by a new book *Twenty Careers of Tomorrow*, by Darrel Huff and Frances Huff (published by McGraw-Hill Book Company, New York).

1. Plastics.
2. Wood. Wonders of transmuted wood. Textiles from trees.
3. Glass.
4. Lightweight metals.
5. Fabrics. Including those made from soybeans, seaweed, moss.
6. Electronics.
7. Radio. Frequency modulation and facsimile radio.
8. Television.
9. All phases of publishing will boom.
10. Transportation.
11. Flying flivers.
12. Automobiles and automobile service.
13. Homes.
14. Refrigeration and air conditioning.
15. Farming and chemurgy.
16. Food. Dehydration and synthetic foods.
17. Health.
18. Education. Especially through motion pictures and radio.
19. Interviewing. Mail questionnaires, radio research.
20. Exploring new frontiers. Exploring the atom.



More for Your Money

Without a bit of doubt you are anxiously making every effort to provide for your children through schooling, and your wife through life—even if you should not be on hand to see to it personally.

And it is probable that you could never buy all the insurance for that purpose you would like to buy.

But it may be that you are not getting all the insurance you could get for the money you are able to spend.

Cuna Mutual's ordinary life insurance has unusually low premiums, liberal cash and loan values, has paid-up and extended term insurance benefits, pays annual dividends, and is non-assessable. No medical examination required on the first \$1,000.

Note low ordinary-life rates, per \$1,000 insurance:

Age	Annual Premium
30	\$17.96
35	21.17
40	25.43
45	31.05
50	38.32

Term insurance also available.

Over \$80,000,000
Life Insurance in Force

**Cuna Mutual
Insurance Society**

Madison 1, Wisconsin—Hamilton, Ontario

IDEA



EXCHANGE

Estate Loans

LAST January Tom Doig devoted a part of his "What About It?" department to an exchange of correspondence with a Canadian credit union leader about loans for the purpose of building up an estate—the loan is applied directly to credit union shares, in a credit union which carries both Share Insurance and Loan Protection, so that in case of the death of the borrower his heirs would have proceeds amounting to as much as \$2,000, depending upon the amount borrowed for this purpose—up to \$1,000—and the age of the borrower at the time of making the loan.

In May we printed a letter from a Kansas credit union which picked up 10 of these loans in two weeks, totaling \$4,650.

And now here is the text of a circular issued by C. H. Diersing, secretary-treasurer of the Louisville Railway Employees Credit Union, in reference to these estate loans. Mr. Diersing reports that his credit union promptly obtained three such loans, amounting to \$1,600.

THE LOUISVILLE RAILWAY EMPLOYEES
CREDIT UNION

318 W. JEFFERSON STREET
LOUISVILLE 2, KENTUCKY

Do You Have Enough Life Insurance?

Most of us think we have, but no widow of a working man has ever thought so.

Realizing that most working people do not carry enough life insurance, your Credit Union Directors adopted a plan to help you secure this coverage at a very low cost.

As you know, The Louisville Railway Employees Credit Union carries insurance on the Shares and Loans of its members without cost to the member.

Under the plan mentioned above, you may make a loan in an amount from \$100 to \$1,000. You deposit the amount borrowed in your Share Account, immediately providing yourself with Life Insurance coverage in the amount borrowed, assuming you are under 55 years of age as of the date of the transaction.

FOR EXAMPLE

Let us assume a member has on de-

posit in His Share Account the sum of \$1,000 at the time of his death:

If he was under 55 years of age at the time he deposited the shares, and the Life Savings contract was in force, his estate would be paid \$2,000.00; If he was between the ages of 55 and 59, inclusive, when the deposits were made—\$1,750.00; between the ages of 60 and 64, inclusive—\$1,500.00; between the ages of 65 and 69, inclusive—\$1,250.00.

(The above includes the Share Account and the insurance benefit.)

Should death occur before the loan is repaid, the unpaid balance would also be paid by the Insurance Society.

Loans for this purpose may be made for a period of one to ten years. NO CO-MAKERS OR COLLATERAL ARE NEEDED, REGARDLESS OF THE AMOUNT BORROWED. (The shares serve as collateral for the loan.)

It will pay you to investigate this plan, the low cost will surprise you.

For more information, see the Director or Collector at your unit or the Treasurer at the Main Office.—C. H. Diersing, Secretary-Treasurer.

You and Your Credit Union

"You and Your Credit Union" is the

THRIFT IS THE KEystone OF THIS ARCH



Membership in OUR State Farm Employees Federal
Credit Union safeguards THE KEYSTONE

JOIN TODAY

DIAL 284 FOR APPOINTMENT

—From *Alfi News*, published by State Farm Insurance Companies, Bloomington, Illinois (State Farm Insurance Company's Employees FCU).

title of a small, attractive pamphlet published by the Educational Committee of the Oil-O-Matic Federal Credit Union, Bloomington, Illinois. It is easily read, having many sub-titles, plenty of white space and good, fairly large type. Included is a map of the plant showing the location of the credit union and brief paragraphs under the following sub-titles: Services, Dividends, Annual Meetings, Pass-books, Credit Committees, Supervisory Committees, Low Cost Loans, Elections, Directors, Shares, Two-Way Savings, Beneficial Loans, History, Easy to Use, Other Services, The Little-Man Under the Umbrella.

It is bound with a stiff paper cover and could easily be carried in a man's pocket or a woman's purse. The members of the Educational Committee responsible for this publication are: Bea Bergman, chairman; Zella Hamilton, James Lahey, Helen Hollatz, Charles Loch, Grace Kraft, Elsie Smith, Elverta Sieg, Bert Lovell, Charles Mattoon, Fred Winterroth.

Speak the Speech

PUBLIC SPEAKING COURSES whose students are asked to choose the subject of their practice speeches offer credit union people an opportunity to tell the credit union story to a wide cross section of a community. Usually the members of such classes, especially those given in the evening, are leaders or potential leaders of their various occupations and of the community. In many cases they would not otherwise hear of the credit union.

Credit union talks given by the members of these classes will at least serve to inform the community about the purposes and methods of credit unions, and win community understanding. And then may well lead to the formation of new credit unions.

Fake Colleges

Wait to Mulet G. I. Student

THE RETURNING VETERAN who wants to continue his education with the help of funds provided by the G. I. Bill of Rights, must be on guard against the claims of a number of fly-by-night schools and "colleges" which have been established in various parts of the country, warns Dr. Francis J. Brown, educational consultant of the

American Council on Education. His statement is reported by Benjamin Fine in an article in the NEW YORK TIMES, which continues:

Exorbitant fees are charged for special "refresher" courses for ex-service men, Dr. Brown disclosed. In some instances even reputable institutions are establishing courses for veterans at fees in excess of their standard rates for regular students. Moreover, Dr. Brown found that special schools had been established that "seek primarily to exploit the veteran."

In recent weeks leading educational organizations of the country have become concerned over the danger to the veterans in the growth of these below-standard institutions.

In a circular to its members, the Association of American Colleges, representing the 600 liberal arts colleges of the nation, warned against "fake" institutions of higher education that might be organized under the stimulus of the GI Bill of Rights. A reprint of an article by Dean J. B. Edmonson of the School of Education, University of Michigan, entitled "Gypped—G. I. Joe Must Be Protected Against Low-Grade Colleges," which had appeared in The Nation's Schools, was attached to the circular.

"I have heard that some institutions have been established to catch the returning veterans," Dr. Guy E. Snively, executive director of the Association of American Colleges, commented, in explaining why college heads were warned to be on guard. "These schools are not interested in the veterans—they just want his \$500."

In his article Dean Edmonson declared that any State that failed to protect veterans against being "gypped" in their future education should be subjected to severe criticism from both educators and veterans. He added that "this is a good time to rid the States of those higher institutions that defraud students by granting credits, certificates and degrees having little or no value."

States Determine Qualifications

Under the existing GI Bill, each State has the power to certify to the Veterans Administration those institutions that are qualified to give acceptable courses of study in the various educational categories.

In a communication to each of the forty-eight Governors, the Committee on Post-War Medical Service of the American Medical Association called upon the States to maintain high standards in approving the schools that are to go on the accredited list. The Governors were warned that certain schools that thus far had failed to obtain approval would make efforts

to participate in the tuition payments of the Federal Government by having their names placed on the list of approved institutions.

"The committee is keenly aware of the difficulties which will face the Governor in the administration of this act," the committee pointed out. "We are aware, also, of the pressure which will be brought to bear upon you to obtain your approval of institutions which are not qualified and equipped to give acceptable courses of education and training in these several fields."

The recommendation was made that each Governor appoint an advisory committee composed of persons qualified to advise him with respect to the quality of education and training given by institutions in the fields of medicine, dentistry, nursing, X-ray and various laboratory techniques.

As the number of veterans seeking education and training increases there will be an increasing tendency to organize "illegitimate" schools and courses for the primary purpose of sharing in the tuition fees, Dr. Brown warned.

"Instances have come to the attention of the American Council on Education of the special types of programs specifically established in anticipation of enrollment of veterans," he said. "Some of the instances of high fees for refresher courses can undoubtedly be justified on the basis of the utilization of expensive instructional material, but there is danger that institutions may charge the Federal Government more than they would presume to charge an individual."

Lack of State Action Charged

Only a few of the State agencies authorized by law to approve schools that may participate in the GI Bill of Rights have taken their responsibility seriously, he charged. Almost none, he said, had appointed personnel and made funds available for inspection prior to approval.

If the interests of the veterans are to be protected, States must accept the responsibility by setting up special

agencies, Dr. Brown emphasized. Both personnel and funds, he said, must be provided for careful inspection, not only before an institution is put on the approved list but intermittently thereafter to assure higher standards of training and education.

The amendment to the GI Bill of Rights, introduced on May 3 by Representative John E. Rankin as H.R. 3119, was attacked by Dr. Brown. One section of this proposed amendment would give the Veterans Administration the sole authority to approve both a school and the courses in the case of commercial or proprietary institutions. He urged that power of approval should remain with the States.

"The amendment will multiply the number of fly-by-night schools," he warned. "Although under the amendment some veterans may be able to take legitimate courses at high fees, yet it opens the door for the establishment of many disreputable institutions."

The proposed amendment authorizing the payment of \$500 for periods of training less than an ordinary school year should be defeated, Dr. Brown held. Any commercial school that could demonstrate that its intensive program was the equivalent of a school year, even though it was only six weeks in length, could collect the \$500 tuition fee if the amendment were passed, Dr. Brown said.

In an address before the annual meeting of the Association of American Colleges early this year, Brig. Gen. Frank T. Hines, administrator, emphasized the concern of the Veterans Administration that returning veterans get access only to the best available training and educational facilities. He said responsibility of the States to determine whether a training institution was properly qualified and equipped was one of the most important provisions in the GI Bill of Rights.

Commenting on this, a spokesman for the Veterans Administration said last week: "We believe these State approval agencies are trying to do a good job, and so far as we know they are doing a good job. But anything that anyone can do to emphasize the importance of eliminating fly-by-night, gyp-joint institutions, will render a worthwhile contribution to the education and training of veterans."

In These Times

"Those sausages you sent me were meat at one end and bread at the other."

"Yes, ma'am. In these hard times we can't make both ends meat."



"Copy!"

for your educational and publicity program

CREDIT union officials may find these suggestions helpful in preparing informational material about the services their credit union offers their members. These may be used—either without change or adapted to special uses—in payroll inserts, circulars, blotters, posters, bulletins, advertisements, company house organs, or other appropriate mediums at hand.

The illustrations may be traced on mimeograph stencils, reproduced directly by a photo-offset process, or made into line-cuts for the standard letterpress printing.

Each release should, of course, also contain full directions as to when and where credit union service may be obtained. The name of the credit union, its location, its business hours, and any other helpful information should be given.

¶ It may also be noted that credit unions and credit union organizations affiliated with CUNA may lift any BRIDGE items freely for their publications and releases. *All others should observe the copy-right and obtain written permission from The BRIDGE, before using this material.*

Suitable credit should, of course, be given in the case of signed articles and illustrations. The BRIDGE need not, however, be mentioned as the source of the material, although where it seems suitable to do so, this will be appreciated.

The BRIDGE would greatly appreciate receiving copies of any and all publications credit unions issue, so that it may know what credit union people are finding most effective, and so that it may pass on to others good new ideas developed.



No Bank Robber

"JOE MUSTUV robbed a bank."

"You mean because he bought that new suit of clothes after buying a new dress for his wife and things for the children?"

"Uhuh. I don't see how he does it on his salary. Why he doesn't make as much as my Jim."

"Oh, I know how he does it. He puts a part of his salary in his credit union share account each payday. And if he needs a little extra to outfit his family properly he borrows from the credit union. Credit union rates are very low, you know."

"No, what is this credit union?"

"Why I'm surprised you don't know. Everyone in the plant is eligible to join. It's a thrift and loan association the employees run themselves. They pool their savings and use these savings to provide members loans for worthwhile purposes at low rates of interest."

"Well, I swan. I wish I'd known about that before. We're still paying through the nose for the loan we got last fall, when Mary went to the hospital."

"Perhaps you could use a credit union loan to pay it off, and save yourself some money."

"'Twould be a blessing if we could. I'll sure get Jim to look into it right away."

It's Good to Know

EVEN IN SUMMER, when you almost wish you were freezing, it's good to know that your winter's coal or other fuel is on hand. And if it isn't on hand you may have trouble getting it when freezing is the alternative.

Moral: Order your fuel now. If you need extra cash, get a convenient, economical credit union loan.

Let's Suppose

LET'S SUPPOSE you were earning 10 per cent less than you are earning. It would be tough going. Agreed. But you'd get by somehow.

And let's suppose you had in one lump sum 10 per cent of all you earn between now and two years from now. Wouldn't that give you a real boost toward the kind of living you dream about?

The cold fact is that the average man can't buy out of his current in-

come the big things he wants to have for himself and his family.

If he doesn't save money for them in installments before he gets them, he has to pay for them in installments after he gets them, and that takes interest money which eats into the amount he can use to get the goods he wants.

So why not save regularly now when incomes are higher and the big things are not on the market, so that you can have more of the good things later on.

But whether you save or borrow, or do both as most do, the credit union is here to serve you. It is the thrift and loan service run by and for you and your fellow employees.

Wise Men Say—

¶ If a man expects to have money enough to pay his bills, he must take the risk of appearing stingy now and then.—William Feather.

¶ To write simply is as difficult as to be good.—Somerset Maugham.

¶ As one optimist figures it things might be worse. Suppose you had to lather your lawn before cutting it.

¶ I do not think we can maintain our position in the postwar world unless we are an exceptionally well-educated people and unless we can handle easily and with comprehension the problems and inventions of the new scientific age.—Winston Churchill.

¶ A community is like a ship; everyone ought to be prepared to take the helm.—Henrik Ibsen.

¶ Discretion in speech is more than eloquence.—Bacon.

Thrifty Tips

¶ DAY-OLD bread is not only cheaper and just as nourishing as fresh bread. It is actually better for teeth and gums—and it makes better toast.

¶ To waterproof your shoes and lengthen their life, take two parts of beeswax to one part of mutton fat and melt together. Apply it at night and, in the morning, wipe it well with a piece of flannel. The cost is small; the protection and savings great.

¶ Don't hang sweaters, even on a clothes hanger. Between wearings fold them neatly and lay in a drawer.

¶ Rayon is very weak when wet. When drying articles made of it use no pins or clothes pins.

—The above are adapted from "800 Ways to Save and Serve," published by The Handibook Library, New York.

¶ Meat, even after cooking, is still an excellent source of the B vitamins. Research shows that meat cooked by dry heat methods—roasting, broiling and frying—retained more of the vita-

CHRISTMAS *Greetings*



Yes, now's a good time to warmly wish you a Merry Christmas, and remind you that it will be more so IF you have built up a supply of ready cash. How? By making extra deposits in your credit union share account every pay day, starting now, if not before. And don't forget those convenient, thrifty credit union loans when you need extra cash.

Your Credit Union

(Name here)

A limited number of mats of the above feature, from which plates for use in printed publications can be economically made, are available from Cuna Educational Services, Madison 1, Wisconsin, at 20 cents each.

mins than meat cooked by moist heat methods—braising and stewing. Fortunately a large part of the vitamins lost from the meat are found in the drippings. When these are served with the meat or made into a sauce, gravy or soup, most of the original vitamin content of the meat is maintained.—*Maritime Co-operator.*

¶ If you nearly sprain your wrist each time you crank the handle of your food chopper it means that the chopper is dull. Try running a piece of coarse sand paper through it. It's surprising how bright and sharp it becomes. Don't forget to wash off all the grit before using the chopper again.—*Maritime Co-operator.*

Tests Phonograph Needles

In a preliminary report on phonograph needles the current issue of *Consumer Reports*, published by Consumers Union, New York, rates seven brands of "permanent" needles on the basis of extensive laboratory tests. The report follows a year's work by the Consumers Union technical staff

on the development of methods of test to determine: 1. relative wear on the records caused by the different needles; 2. relative merit with respect to tone reproduction; 3. the number of records each needle can play. Wear on records was considered the most important factor in the ratings.

Of the seven brands tested, top rating was given to the Fidelitone, which sells for 50c and to the Fidelitone De Luxe, selling for \$1. Both of these needles caused very little record wear, gave satisfactory tone reproduction, and could be used satisfactorily for about a thousand playings with the average phonograph pick-up arm.

The Pfanstiehl needle (\$1.50) was found in the tests to cause more record wear than the Fidelitone needles, though it was satisfactory in other respects. Two needles out of the seven rated in the preliminary report were considered by Consumers Union technicians to be "not acceptable" because they caused excessive record wear in the tests. These were the Walco Genuine Sapphire (\$1) and the Recoton Sapphire (\$5).

Six needles of each brand rated were tested.

Buying Baking Powder

All types of baking powder don't act in the same way. The tartrate and phosphate types release most of their carbon dioxide—the gas that causes the dough to rise—in the unbaked dough, if it is allowed to stand before going into the oven. The double acting type releases most of its carbon dioxide only after the baking starts. If the dough is mixed quickly and gotten into the oven without delay, any type will do. But if there may be delay, the double acting type is likely to give best results.

You Usually Think It

The cause of indigestion is more likely to be in your mind than in your stomach, says Dr. Harold Aaron, in the current issue of *CONSUMER REPORTS*. While indigestion is sometimes caused by physical ailments or by foods that "don't agree with you," worry, anger and other emotional disturbances are responsible for most long-continued digestive complaints.

It's a Fact That—

¶ Since 1942 the explosive making industry have turned in the lowest accident frequency of any manufacturing group, reports the Public Relations News.

¶ A woman, Miss Gertrude Slade, is president of the Grand Rapids Muskegon Chapter of the Michigan Credit Union League. She is the long-time treasurer of the Amseco Credit Union,

and was formerly secretary of the Chapter for several years.

¶ A Negro was the first "white man," as the Indians put it, to live where Chicago now stands. He married an Indian and stood for election as chief of the Indian nations of the lake region.

¶ In May credit unions in the Dallas Federal Reserve district sold war bonds totalling \$1,597,743.75.

He Lost a Fortune

"I lost a fortune!"

"How?"

"Well, last night I felt like a million, and now I feel like two cents."

Safeguard Your Assets

Safeguard Your Assets

Safeguard Your Assets

Safeguard Your Assets

Safeguard Your Assets

Safeguard Your Assets

Safeguard Your Assets



Safeguard Your Assets

New Form No. 23 credit union blanket bond protection is now available for credit unions of every size. Investigate this complete protection for your credit union's funds. Inquire for full details.

Cuna Insurance Research Division
Madison 1, Wisconsin

Safeguard Your Assets

Safeguard Your Assets

Safeguard Your Assets

Safeguard Your Assets

Safeguard Your Assets

Safeguard Your Assets

Safeguard Your Assets



60 days to the front!

Every scrap of paper is needed...

When you turn your waste paper in, it takes about two months to go from your curbstone to the front line as protective packing for such essentials as blood plasma, rations, or ammunition.

Five tons of supplies are needed for every man going across—one *more* ton is needed every month he stays there! Nearly every article shipped overseas is wrapped or packed in paper.

If we are to help avoid further drastic cuts in civilian paper allotments—*everyone must save paper!* Clean out your basement, attic, store rooms. Turn in all your old paper! Never burn it!

When waste paper is sold, many organizations channel some of the funds to help wounded veterans by providing the little extras which mean so much during convalescence...or to support other worthy community projects.

Support the Double V Program—Save Every Scrap of Paper!



Separate and tie in bundles: 1. Waste-basket scraps. 2. Corrugated boxes, brown paper and bags. 3. Magazines and books. 4. Newspapers.

This advertisement prepared by the War Advertising Council in cooperation with the War Production Board and the Office of War Information.

Space contributed to Double V Waste Paper Program by this publication.



Highlights

(Continued from page 151)

asked to send in this information promptly.

League Presidents

Alabama, C. E. Michaels.
 Alberta, J. E. Pobitaille.
 Arizona, Ted L. Nason.
 Arkansas, W. G. Harris.
 British Columbia, J. W. Burns.
 California, Reginald S. Davis.
 Colorado, C. F. Budd.
 Connecticut, Reuben B. Whipple.
 District of Columbia, E. Y. Olney.
 Florida, O. J. Sewald.
 Georgia, John A. Fuller.
 Hawaii, Paul L. Gow.
 Idaho, C. A. Aliasen.
 Illinois, Marion F. Gregory.
 Indiana, H. B. Holloway.
 Iowa, D. Nelson McClelland.
 Kansas, John M. Michener.
 Kentucky, Thomas Cecil.
 Louisiana, Harold Moses.
 Maine, Everett S. Davis.
 Manitoba, A. J. Trager.
 Maryland, George Parlett.
 Massachusetts, Louis S. Cashman.
 Michigan, Gurden P. Farr.
 Minnesota, Walter Hoffman.
 Mississippi, L. M. Bustin.
 Missouri, Paul D. Hallam.
 Montana, W. H. Martin.
 Nebraska, Allan Wolfe.
 New Hampshire, N. M. Flagg.
 New Jersey, G. G. Gudmundson.
 New York, Thomas J. Kelleher.
 North Carolina, J. E. Hood.
 North Dakota, John W. Bollinger.
 Nova Scotia, Joseph D. Ryan.
 Ohio, Rolland H. Kinch.
 Oklahoma, Paul H. Mullins.
 Ontario, Robert MacDonald.
 Oregon, Arthur J. Gulley.
 Pennsylvania, Edmund A. Thompson.
 Prince Edward Island, Lewis F. Campbell.
 Quebec, R. N. Elliot.
 Rhode Island, Marie Howard.
 Saskatchewan, Thomas M. Molloy.
 South Carolina, Sam B. Doughton.
 South Dakota, John W. Robertson.
 Tennessee, B. Earl Lingar.
 Texas, H. B. Yates.
 Utah, Reeves L. Liston.
 Virginia, F. A. Quinn.
 Washington, E. E. McElvain.
 West Virginia, E. P. Gault.
 Wisconsin, Joseph Hamelink.

League Managing Directors

Alabama, Clyde C. Parker.
 Alberta, G. A. Swales (Secretary-Treasurer).
 Arizona, G. L. Franks.
 Arkansas, John A. Harper.
 British Columbia, F. G. Lucas (Secretary).
 California, C. E. Murphy.

Connecticut, L. R. Nixon.
 Florida, Elizabeth K. Lynch.
 Georgia, James R. DeLay.
 Hawaii, Charles Hudson.
 Idaho, George J. Keller.
 Illinois, Joseph S. DeRamus.
 Indiana, C. E. Oldham.
 Iowa, H. W. Vetter.
 Kansas, Henry L. Peterson.
 Kentucky, W. L. Vandenburg.
 Louisiana, Lucius M. Chatelain.
 Maine, J. H. McAdams.
 Manitoba, W. C. Leitkie.
 Maryland, James D. M. Marquette.
 Massachusetts, Agnes C. Gartland.
 Michigan, Albert Marble.
 Minnesota, R. E. Archer.
 Mississippi, Herman Frazier.
 Missouri, Lee O'Brien.
 Montana, Arbie Dale.
 New Brunswick, J. T. Poirier.
 New Hampshire, John D. Long.
 New Jersey, Henry Stricker, Jr.
 New York, Sidney Stahl.
 North Carolina, Mrs. Melba Webster.
 North Dakota, C. O. Skorstad.
 Nova Scotia, J. C. Hill.
 Ohio, Louise McCarren.
 Oklahoma, D. E. Temple.
 Ontario, George W. Scott.
 Oregon, A. J. Gulley.
 Pennsylvania, William W. Pratt.
 Prince Edward Island, J. T. Croteau.
 Rhode Island, Leopold Maynard.
 Saskatchewan, B. N. Arnason (Secretary).
 South Carolina, J. Gorman Thomas.
 South Dakota, W. O. Knight, Jr.
 Texas, James M. Barry.
 Utah, Karl S. Little.
 Virginia, Garland Webster.
 West Virginia, Rome L. Hamilton.
 Wisconsin, Fabian C. Monroe.



Logical

A logical development of the people's desire to control their own economic destinies is more than the organization of credit unions. It is also the development of an international organization of credit unions—chapters and leagues united into the Credit Union National Association (Cuna).

In addition to organizing new credit unions and protecting their interests as a group, our federation of credit unions is able to lend individual credit unions a hand with informational material and occasional visits. It is also available on call in case of emergencies.

Here is an example of the routine type of help:

A Cuna field worker visited a credit union in Colorado and discovered that the parish priest, who was treasurer of the credit union, was not claiming a loss resulting from a defalcation on the part of the bookkeeper, who was bonded for \$1,000. The defalcation amounted to over \$7,358.39.

The priest intended to make up the loss himself because he felt that it would hurt the credit union if members knew that there had been a defalcation. The field worker explained that the bond was a form of insurance and that the members, instead of being displeased, would feel that the management had taken the necessary steps to protect their money. Since they were members of Cuna their bond carried Excess Coverage, and as a result of Cuna's visit the entire amount of the loss was claimed.

Yes, it pays to belong to Cuna

Credit Union National Association

Madison 1, Wisconsin

Labor Foresight

THIS QUOTE from an article "You Can Be Your Own Banker," by Frank X. Henke, in *AMERICAN FEDERATIONIST*, points up the importance of the credit union membership drive.

Has your local union a credit union? Is your local union planning for the important role credit unions will play in the postwar period? Now is the time to organize a credit union within your local, if you do not have one; and now is the time to plan ahead for the postwar period. For in this period the services of credit unions will be sought more than ever, especially by those now engaged in war work, since urgent credit needs will probably arise in the period after the close of the war. Workers will need the credit unions in this transition period. They will be anxious to avail themselves of the services of their credit unions. They will be glad that they have learned what the credit unions can do for them.

Our Readers Write



We Want the Con, Too

TO THE EDITOR:

Thus far in the advancement of the credit union movement the suggestions of our leaders have been accepted with apparently very little discussion by the large group of people who make up this movement. A healthier condition would be obtained if the people would consider both sides of a question, discuss it thoroughly and bring out the good points. The editor of the credit union publications, particularly *THE BRIDGE*, would do well to deviate from their usual policy of publishing the pro on all propositions suggested by our leaders and slaps on the back for the editorial staff, by publishing the con on important questions.

Two of the finest men we know in credit union work recently led a discussion at a Springfield Chapter meeting on the work of the Post War Planning Committee. While the character of these two men lends considerable prestige to this work we cannot support their plan. They claim an increased budget is necessary for the period following the war and propose to increase the income of the chapter, state and national organizations by assessing the credit union members annually. They claim the need for additional income has been shown by the experience of operating during the war when many credit unions have had a decline in business. The two men indicated that the field representation and promotional work in all states is now inadequate and that certain areas were without this service. With the adoption of this plan the services could be rendered.

For illustration a dues schedule of 25c to 50c per member per year was discussed, this amount to be paid by the members.

We have been constantly reminded that the end of the war would cure our depression, therefore we say that additional income for the organization will automatically accrue under the present method of collection by reason of greater earnings by the credit unions.

Due to the method of conducting the meeting and the lack of time only one person replied to the above discussion. I am sure, however, that each person present would have liked to discuss this proposal. Later conversation with persons present at this meeting plainly indicates that the

credit union people of Springfield are definitely opposed to this plan.

It is the opinion of many that dues to the chapter, state and national organizations should not be paid directly by the individual credit union member. These organizations should continue to be supported from credit union earnings. If all credit union members understood the operation of the credit union and the movement it is possible they would want to support it by paying annual dues, but education of credit union members is very difficult. The average member will not read literature or pamphlets sent to him and will not attend the meetings. To ask him to start paying dues, I believe, would retard the credit union movement and would not be fair to him since he has been assured that it costs 25c to become a member, a one time charge as long as he continues his membership.

It was pointed out that our credit union didn't amount to much when considering the movement as a whole, that our chapter was insignificant when the entire organization was considered and that we should think of the Post War Plan as a scheme to support the entire movement. As individuals, however, we are very much interested in our credit union and chapter and if we were not then the credit union would surely pass out of existence.

Reference is frequently made to Mr. Filene's contribution to the movement. It is true that it could not have existed, at least in its present form, without his support. However, since it did receive his support it was well founded and with its future growth, financial support should increase in direct proportion to the growth and without changing the method of collection or increasing the dues.

The Filene Memorial, while apparently worthy, received very poor support nationally. I am not too much concerned with this since the credit union movement exists as a fine memorial. The failure to raise funds for the building, however, may indicate the results that could be expected from an attempt to collect dues from the members. The conclusion of all this is that the state and national organizations should prove to us that we are going to have better service before they consider a plan whereby they can add to their number.

The above remarks were read to

the directors at their regular directors' meeting and were unanimously approved. The paper was prepared with the hope that it might lead to discussion by other credit unions.—*Board of Directors, Chicago & Illinois Midland Employees Credit Union. By H. L. Folley.*

THE EDITOR REPLIES

THE BRIDGE welcomes at all times criticisms and suggestions concerned with the promotion of the credit union movement. *THE BRIDGE* is anxious to have pro and con discussions of all live issues facing the credit union movement, and holds its "Our Readers Write" department open at all times to the comments of its readers. As a matter of policy we print all printable brickbats directed at us which we receive, although we print few of the bouquets we receive. Our policy also is to feature the work of the individual credit unions and their leaders, rather than the work of a few "national" names. We believe that a review of issues of *THE BRIDGE* over the past few years, at least, will confirm these statements, and we make them now in no sense of criticism of the above letter, but to reassure the writers of the letter and others with the same opinions. Let us have your opinions, pro and con.

Do many others feel that the Filene Memorial drive received poor support nationally? We thought the drive was a distinct success, in view of the tangible funds received, representing small contributions from all over the country. We expect to move into the building made possible by those contributions shortly after removal of war restrictions makes materials available.—*The Editor.*

Filler for Reader's Digest

TO THE EDITOR:

The attached item (the triangle published on page 6 of January 1945 *BRIDGE*) is scheduled to appear on page 92 of our July issue, and we take pleasure in enclosing our check for \$25 in payment.—*Harold A. Lynch, associate editor THE READER'S DIGEST, Pleasantville, New York.*

Get Ready

(Continued from page 146)

The September issue of *BRIDGE*, which we plan to get in the mail early, will be devoted to ideas for the drive.

Here are some general suggestions which we offered a year ago.

General Suggestions

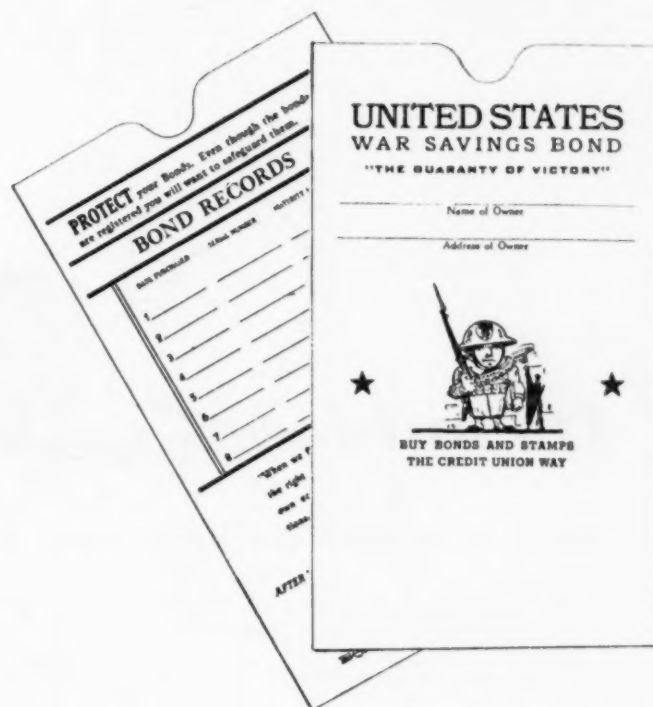
Although no two campaigns will be exactly alike, since the problems faced by each group—each credit union, each chapter, and each league—will be somewhat different, still we can probably list some general steps that should be taken by every group. Here is a check list for your consideration, and, perhaps, for your guidance.

1. There should be a membership drive committee for each credit union, each chapter, each league. These should be appointed at once, and they should be required to make regular reports to their respective executive officers. The leagues will make regular summary reports to the national association, so that the development of the entire drive may be watched closely and desirable adjustments in drive tactics and strategy made.

2. These committees should meet at once and quickly draw up their broad programs of action for the consideration and approval of their boards of directors. In doing so they should review the educational materials available through their leagues, through Cuna Educational Services, and through Cuna Supply Cooperative. League publications and *THE BRIDGE* regularly carry informative material about these services, as well as general educational and promotional ideas and suggestions. Recent issues of these publications can doubtless be profitably reviewed. Current issues, throughout the drive and pre-drive period, should of course be watched for new ideas and suggestions.

3. Very likely most groups will want to develop some special circulars, leaflets, or other materials to fit their special needs. These should be planned very carefully and should actually be produced only after they have passed the most critical scrutiny of the committees and boards responsible. Although good publicity material is very worthwhile, it is easy to waste time and money on ineffective releases. It is well to remember, too, that a series of simple though striking releases are more productive than a single more elaborate effort. Repetition of the basic message, with a degree of variety in the various presentations, is sound advertising theory.

It will help the all-over progress of the drive if you will keep your league and Cuna informed about what you are undertaking, with follow-up reports as to the results obtained. Samples of materials distributed should be enclosed. Your league and Cuna officials will be glad to have you consult with them in the development of your program.



Celebrate and Hurry Victory

While you promote your credit union

PROVIDE YOUR MEMBERS and potential members these colorful, red-white-and-blue, war bond and stamp folders and Victory buttons.

WAR BOND JACKETS (shown above) are \$1.20 per 100, less 20% to members credit unions.

WAR STAMP JACKETS are \$1.10 per 100, less 20% to member credit unions.

Note, too, that these jackets make excellent credit union passbook jackets; they are made of better paper than is now available for the regular credit union jackets. Colorful, patriotic, serviceable.



Red, white and blue VICTORY BUTTONS, shown actual size, \$1.60 per 100, less 20% to member credit unions.

**Order from your league or
Cuna Supply Cooperative**

Madison 1, Wisconsin



It Could Be Bigger

AND we don't claim that BRIDGE couldn't be better.

We have improved it.

We expect to improve it.

And as our subscribers increase in number, and we have increased funds and an increased staff with which to work, we expect to make increasingly greater improvements from time to time.

But

We have been assured, and we confidently believe, that:

❏ *BRIDGE is now filling an important need for the credit union movement.*

❏ *BRIDGE contains many authoritative operating ideas and suggestions each of which alone would be worth the price of a year's subscription.*

❏ *BRIDGE is a credit union tool of such value that it should be placed directly into the hands of every credit union director and every credit union committee member.*

And the cost is nominal for the help furnished—\$1 per year each subscription.

So, we suggest—yes, urge—you to jot down the names and addresses of your key people—and you might well add a few “understudies”—and send them in. We'll gladly bill you later, if you like.

BRIDGE

**Official publication of the Credit Union National Association
Madison 1, Wisconsin**